

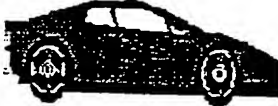
FIG. 1

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

 Delivered: \$0.00  
Total Down: \$0.00  
Net Trade: \$0.00  
Request: \$0.00  
Loan Term: 0

**Jennifer Cuff**  
Age: 45  
Phone:  
Employer:  
Income: \$0  
Residence Rent - Oys Omos: \$0

Derog Trades / Fraud / SS# Differs / Consumer Stmt / Repossession

Bureau Score: 603	Debt/Income: 999.99%	Inquiries: 0 as of 4/21/97
Public Records: 9		Late: 30 days: 3 60 days: 1 90 days: 2

Lender	Status	Rate	Terms

Submit To Lender(s)

CBI TRU TRW

12:25 PM 4/21/97

FIG. 2A


**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

N/A



Lender Contact Phone Send By

Status: Amt: Send Date: Rate: Receive Date: Term: Entered By: Comment: Turnaround in Minutes

Turn Down Reasons:

ReSubmit  
Submit to Lender(s)  
View Detailed Message  
Book Deal  
Fund Deal  
Manual Decision

12:27 PM 4/21/97

FIG. 2B

**Credit Connection - mkebr** File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

Trades (Open or Closed)	14	Trades (Open)	14
Public Records		Bank Revolving and National Credit Cards	3
Major Derogatory		Bank Installment and Others	3
Minor Derogatory	3	Department Stores	6
Satisfactory	7	Finance companies	1
Inquiries in Past Six Months	0	Others	1
		Revolving Accounts	7
		Installment Accounts	5

Inquiry/Trade Opening: Oldest 11/01/85 Latest 07/01/93

Times Late: Inst 30 2 60 1 90 days 0  
Rev 30 1 60 0 90 days 2

Total balance (Rev) \$18,021.00 Inst \$7,997.00 26019

Highest Credit Revolving \$12,000.00  
Highest Credit Installment \$6,808.00

Debt Ratio  
Bureau Service Score (Applicant) 603  
Bureau Service Score (Co-Applicant) 0

Trade Ratings	0	1	2	3	4	5	6	7	8	9
Present Ratings	0	8	1	0		0	0	0		0
Past Delinquency			1	0		0	0	0	0	0

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F16.2C

**Credit Connection - mkebr** File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

Unique Trades From CBI

Name	On	Type	Open	Report	HC/OrigBI	Balance	Term	Orig Pmt	Curr Pmt
RICH'S	A	R	Y	07/01/1993	12000.00	12000.00	0	1234.00	1234
FORD MO CR	A	I	Y	07/01/1993	6808.00	6452.00	48	323.00	323
CITICORPMD	C	I	Y	02/01/1993	340.00	340.00	0	125.00	125
RICH'S	C	R	Y	02/01/1993	4000.00	2300.00	0	115.00	115
BURDINES	A	R	Y	07/01/1993	5789.00	2222.00	0	102.00	102
TRUSTMARK	A	I	Y	07/01/1993	900.00	330.00	0	100.00	100

Date Opened: 11/01/1985

Payment History: 2 Change Curr Pmt 1234

Trade Name: RICH'S Acct#: 373404771291021

Current Rate: 2 NOT MORE THAN 2 PAYMENTS PAST DUE

Past Rate: 2 NOT MORE THAN 2 PAYMENTS PAST DUE (06/01/93)

Times Late 30: 1	Designator: I	App Debt	\$0.00	Total Debt	\$2,242.00
Late 60: 0	Industry: D	Payment	\$0.00	Total Income	\$0.00
Late 90: 0	Member#: 401DC24	Bureau Debt	\$2,242.00	Debt ratio	999.99%

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F16.2D

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance  
Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CBI (1 of 1 files) Number of Lines 166

EQUIFAX for Application 3310  
BEACON SCORE: 603  
ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING  
LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT PD AS AGREED OR TRADE NARR RPTD  
RLTNSHP OF BALANCE TO HIGH CREDIT ON BANK/NAT OR OTHER REVOLVING/OPEN ACCTS  
AMOUNT PAST DUE ON ACCOUNTS  
.....  
SAFESCAN WARNING: INQ. ADDR. ASSOC. WITH MORE THAN ONE NAME/SS#.THOROUGH  
VER. SUGGESTED.  
.....  
INQ SSN ISSUED YEAR-1972 STATE ISSUED-GA  
\*CUFF JENNIFER,B.,ROBERT SINCE 08/15/83 FAD 12/14/93  
129,STATE LINE RD,ROSSVILLE,GA,30741,CRT RPTD 09/93  
80,GREENLEAF DR,ROME,GA,30161,DAT RPTD 12/93

Search For  Find

12:34 PM 4/21/97

FIG. 2E

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance  
Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

Public Records From CBI

Owner	Severity	Filed	Reported	Settled	Amount	Balance	Count
A	Major	02/01/1991	12/01/1989	11/01/1989	2000.00	0.00	401VC211
A	Major	02/01/1991	12/01/1989	12/01/1989	1200.00	0.00	401VF77
A			02/01/1991		2000.00	0.00	
C	Major	06/01/1989	05/01/1989		9500.00	0.00	401VC120
C		09/01/1988	10/01/1988		0.00	0.00	999AA314
C	Major	09/01/1989	10/01/1989	11/01/1989	6500.00	0.00	401VC120
C	Major	10/01/1989	11/01/1989		5000.00	0.00	401VC120
C	Major	03/01/1988			899.00	0.00	401VC120
C	Major	03/01/1988			899.00	0.00	401VC120

Description: TAX LIEN

12:35 PM 4/21/97

FIG. 2F



**Credit Connection - mikelbr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

First Name: Jennifer M.I. Last Name: Cuffi Suffix: Dependents: 0  
 SS No: 222-22-2222 DOB: 02/02/1952 Phone: Marital Status:

Address: 10 Ace Rd City: New York State: NY Zip: 19076 County: How Long: 00  
 Res Type: Rent Rent/Mortgage: \$0 Landlord/Mortgagor:

Prev Addr: City: State: Zip: County: How Long: 00

Empl type: Employed Employer: Occupation: How Long: 00  
 Address: City: State: Zip: Phone: Gross Salary: \$0 Basic Monthly: Other Mnthly Income: Source:

Prev Empl: Occupation: How Long: 00  
 Address: City: State: Zip: Phone:

12:36 PM 4/21/97

FIG. 26

**Credit Connection - mikelbr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Relationship: First Name: Larry M.I. Last Name: Fox Suffix: Dependents: 0  
 SS No: 111-11-1111 DOB: 02/02/1952 Phone: Marital Status:

Address: 10 Ace Rd City: New York State: NY Zip: 19076 County: How Long: 00  
 Res Type: Rent Rent/Mortgage: \$0 Landlord/Mortgagor:

Prev Addr: City: State: Zip: County: How Long: 00

Empl type: Employed Employer: Occupation: How Long: 00  
 Address: City: State: Zip: Phone: Gross Salary: \$0 Basic Monthly: Other Mnthly Income: \$0 Source:

Prev Empl: Occupation: How Long: 00  
 Address: City: State: Zip: Phone:

12:37 PM 4/21/97

FIG. 24

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Type: N Year: 0 Make: Mileage: 0 VIN: Model:

Body Style:

MSRP: \$0.00

Invoice Cost: \$0.00

Auto Trans: Yes Power Brakes: No FM Stereo: No Four WD: No

Trans Speed: Power Steer: No Tape Deck: No Sports Wheels: No

Air Cond: No Power Windows: No Compact Disc: No Vinyl Roof: No

Sun Roof: No Power Seats: No Cruise Control: No Engine Size: 0

Cylinders: 0

**Trade-In Information**

Year: 0 Make: Model:

Body Style: VIN: Balance: \$0.00

12:38 PM 4/21/97

F16.2I

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

12:40 PM 4/21/97

F16.2J



**Credit Connection - mkr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades View news from lenders and Credit Connection Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Business Name \_\_\_\_\_ Type \_\_\_\_\_ How Long \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Tax ID \_\_\_\_\_ Dun & Bradstreet No. \_\_\_\_\_

Officer Name \_\_\_\_\_ Title \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_  
 Officer Name \_\_\_\_\_ Title \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_  
 Officer Name \_\_\_\_\_ Title \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_

Nature of Business \_\_\_\_\_  
 Affiliate/Subsidiary \_\_\_\_\_  
 Net Profit \_\_\_\_\_  
 Net Worth \_\_\_\_\_

12:40 PM 4/21/97

FIG. 2K

**Credit Connection - mkr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Relative \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Checking Account Number \_\_\_\_\_ Bank \_\_\_\_\_  
 Savings Account Number \_\_\_\_\_ Bank \_\_\_\_\_

Creditor	Address	Account Number	Monthly Pmt
			\$0.00
			\$0.00
			\$0.00

Last Car Financed \_\_\_\_\_  
 Year: 0 Make \_\_\_\_\_ Model \_\_\_\_\_  
 Creditor \_\_\_\_\_ Balance: 0 Trade In? No  
 Date Paid \_\_\_\_\_

Bankruptcy? No Endorser/Guarantor? No Judgement? No Repossession? No  
 Driver's License Number \_\_\_\_\_ State \_\_\_\_\_ Repossession Date \_\_\_\_\_

Insurance Company \_\_\_\_\_ Expr. Date \_\_\_\_\_ Comprehensive? No  
 Policy Number \_\_\_\_\_ Collision? No Liability? No Other? No

12:42 PM 4/21/97

FIG. 2L

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
 CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Checking Account Number Bank  
 Savings Account Number Bank

Creditor	Address	Account Number	Monthly Pmt
			\$0.00
			\$0.00
			\$0.00

Bankruptcy? No Endorser? No Judgement? No Repossession? No Repossession Date:

Driver's License Number  
 Driver's License State

12:43 PM 4/21/97

FIG. 2M

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
 CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Cash Price	\$0.00	Cash Down	\$0.00	Unpaid Balance	\$0.00
Sales Tax	\$0.00	Rebate	\$0.00	Other Charges	\$0.00
DMV Fees	\$0.00	Trade-in Allowance	\$0.00		
		Trade-in Debt	\$0.00		
		Net Trade	\$0.00		
Total Delivered	\$0.00	Total Down Payment	\$0.00	Total Financed	\$0.00

**Terms**

Term: 0	Rate: 0	Monthly Payment	\$0.00	Balloon Payment	\$0.00
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12:43 PM 4/21/97

FIG. 2N



**Credit Connection - mkehr** [File View Setup Tools Help]

**Applicant**

First Name: [ ] M.I.: [ ] Last Name: [ ] Suffix: [no]

SS No: [ ] DOB: [ / / ]

Address: [ ] [ ] [ ] [ ]

City: [ ] State: [ ] Zip: [ ] County: [ ]

☐ **Co-Applicant**

First Name: [ ] M.I.: [ ] Last Name: [ ] Suffix: [ ]

SS No: [ ] DOB: [ / / ]

Address: [ ] [ ] [ ] [ ]

City: [ ] State: [ ] Zip: [ ] County: [ ]

**Bureaus**

☒ FBI ☐ TRU ☐ TRW

Send [ ]

Cancel [ ]

12:12 PM [ ] 4/21/97

FIG. 3A

**Credit Connection - mkehr** [File View Setup Tools Help]

Applicant | Employment | Collateral | Finance | Credit | Comments

First Name: Cheryl M.I.: [ ] Last Name: Buck Suffix: [none]

SS No: 218-77-3065 DOB: 10/17/1968 Phone: (410) 561-5271 Marital Status: [none]

Dependents: 0

Address: 2424 Chetwood Circle Apt 102

City: Timonium State: MD Zip: 21093 County: Baltimore

How Long: 2 3

Prev Addr: [ ] [ ] [ ] [ ]

City: [ ] State: [ ] Zip: [ ] County: [ ]

How Long: 0 0

Res Type: [Rent] Rent/Mortgage: \$586

Landlord/Mortgagor: Padonia Village Apts

11:28 AM 3308 : Buck Cheryl - 97 Honda DelSol - \$15,000.00 [ ] 4/21/97

FIG. 3B

File View Setup Tools Help

Applicant Employment Collateral Finance Credit Comments

Empl Type: [E]mployed

Employer: Padonia Station Occupation: Bartender How Long: 2 6

Address: 63 Padonia Road City: Timonium State: MD Zip: 21093

Phone: (410) 252-0024

Gross Salary: \$16,500.00 Basis: [A]nnual

Other Mnthly Income: \$4,500.00 Source: tips

Prev Empl: Occupation: How Long: 0 0

Address: City: State: Zip: -

Phone: ( ) -

11:35 AM 3308 Buck Cheyl - 97 Honda DelSol - \$15,000.00 4/21/97

File View Setup Tools Help

Applicant Employment Collateral Finance Credit Comments

Type: [N]ew Year: 97 Make: Honda Model: DelSol

Body Style: Coupe Mileage: 30 MSRP: \$19,675.09 Invoice Cost: \$17,841.27

VIN:

☐ AutoTrans ☒ Power Brakes ☒ FM Stereo ☐ Four WD  
 Trans Speed: 5 ☒ Power Steer ☒ Tape Deck ☒ Sports Wheels  
☒ Air Cond ☐ Power Windows ☒ Compact Disc ☐ Vinyl Roof  
☐ Sun Roof ☐ Power Seats ☐ Cruise Control Engine Size: 2  
 Cylinders: 4

Trade-In Information

Year: 93 Make: Volkswagon Model: Cabrio Body Style: Coupe

Balance: \$12,500.00 VIN:

11:38 AM 3308 Buck Cheyl - 97 Honda DelSol - \$15,000.00 4/21/97

Applicant    Employment    Collateral    Finance    Credit    Comments

Cash Price: **\$19,500.00**    Cash Down: **\$4,950.00**    Unpaid Balance: **\$15,000.00**  
 Sales Tax: **\$950.00**    Rebate: **\$0.00**    Other Charges: **\$0.00**  
 DMV Fees: **\$0.00**    Trd Allow: **\$13,000.00**  
                          Owed: **\$12,500.00**  
                          Net Trade: **\$500.00**  
 Total Delivered: **\$20,450.00**    Total Down Pmt: **\$5,450.00**    Total Financed: **\$15,000.00**

**Terms**  
 Term: **60**    Rate: **8.2500**    Monthly Payment: **\$0.00**    Balloon Payment: **\$0.00**

11:46 AM    3308 : Buck Cheryl - 97 Honda DelSol - \$15,000.00    4/21/97

F16.3E

Applicant    Employment    Collateral    Finance    Credit    Comments

Relative: \_\_\_\_\_ Relationship: \_\_\_\_\_ Phone: ( ) - \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Checking Acct #: **3025668210**    Bank: **Provident**  
 Savings Acct #: \_\_\_\_\_ Bank: \_\_\_\_\_

Creditor	Address	Account No.	Monthly
			\$0.00
			\$0.00
			\$0.00

Last Car Financed:  
 Year: **93**    Make: **Volkswagon**    Model: **Cabrio**    Trade In? ☒  
 Creditor: **Richs**    Balance: **\$12,500.00**    Date paid: **/ /**  
 Bankruptcy? ☐    Endorser/Guarantor? ☐    Judgement? ☐    Repossession? ☐  
 Driver's License No: **8401257635000**    State: **MD**    Repo Date: **/ /**  
 Insurance Co: **Nationwide**    Policy Number: **5233130-1025BUC**    Expir. Date: **10/01/1997**  
 Collision: ☒    Liability: ☒    Comprehensive: ☒    Other: ☒

11:49 AM    3308 : Buck Cheryl - 97 Honda DelSol - \$15,000.00    4/21/97

F16.3F



Applicant	Employment	Collateral	Finance	Credit	Comments				
<div style="border: 1px solid black; height: 100px; width: 100%;"></div>									
11:50 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 <span style="float: right;">4/21/97</span>									

FIG. 36

Applicant	Employment	Collateral	Lease	Credit	Comments																																																										
<table border="0" style="width: 100%;"> <tr> <td><b>Selling Price:</b></td> <td><input type="text" value="\$0.00"/></td> <td>Capitalized?</td> <td><input type="checkbox"/></td> <td><b>Rebate:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Dealer Options:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Trade-in Allowance:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Sales Tax:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Trade-in Debt:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Luxury Tax:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Net Trade:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Other Fees:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Cash Down Payment:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Acquisition Fee:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Total Down Payment:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Property Tax:</b></td> <td><input type="text" value="\$0.00"/></td> <td></td> <td><input type="checkbox"/></td> <td><b>Total Basic Cap Cost:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Total Other Cap Charges:</b></td> <td><input type="text" value="\$0.00"/></td> <td colspan="4"></td> </tr> <tr> <td><b>Total Initial Cap Cost:</b></td> <td><input type="text" value="\$0.00"/></td> <td colspan="4"></td> </tr> </table>										<b>Selling Price:</b>	<input type="text" value="\$0.00"/>	Capitalized?	<input type="checkbox"/>	<b>Rebate:</b>	<input type="text" value="\$0.00"/>	<b>Dealer Options:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Trade-in Allowance:</b>	<input type="text" value="\$0.00"/>	<b>Sales Tax:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Trade-in Debt:</b>	<input type="text" value="\$0.00"/>	<b>Luxury Tax:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Net Trade:</b>	<input type="text" value="\$0.00"/>	<b>Other Fees:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Cash Down Payment:</b>	<input type="text" value="\$0.00"/>	<b>Acquisition Fee:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Total Down Payment:</b>	<input type="text" value="\$0.00"/>	<b>Property Tax:</b>	<input type="text" value="\$0.00"/>		<input type="checkbox"/>	<b>Total Basic Cap Cost:</b>	<input type="text" value="\$0.00"/>	<b>Total Other Cap Charges:</b>	<input type="text" value="\$0.00"/>					<b>Total Initial Cap Cost:</b>	<input type="text" value="\$0.00"/>				
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<table border="0" style="width: 100%;"> <tr> <td><b>Lease Term:</b></td> <td><input type="text" value="0"/></td> <td><b>Residual Factor:</b></td> <td><input type="text" value="0.00000"/></td> </tr> <tr> <td><b>Rate Factor:</b></td> <td><input type="text" value="0.00000"/></td> <td><b>Residual Value:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> <tr> <td><b>Est. Monthly Payment:</b></td> <td><input type="text" value="\$0.00"/></td> <td><b>Monthly Miles Anticipated:</b></td> <td><input type="text" value="0"/></td> </tr> <tr> <td><b>Rent Use Tax:</b></td> <td><input type="text" value="\$0.00"/></td> <td><b>Monthly Miles Allowed:</b></td> <td><input type="text" value="0"/></td> </tr> <tr> <td><b>Est. Total Lease Payment:</b></td> <td><input type="text" value="\$0.00"/></td> <td><b>Mileage Rate:</b></td> <td><input type="text" value="0.00000"/></td> </tr> <tr> <td colspan="2"></td> <td><b>Adjusted Residual Value:</b></td> <td><input type="text" value="\$0.00"/></td> </tr> </table>										<b>Lease Term:</b>	<input type="text" value="0"/>	<b>Residual Factor:</b>	<input type="text" value="0.00000"/>	<b>Rate Factor:</b>	<input type="text" value="0.00000"/>	<b>Residual Value:</b>	<input type="text" value="\$0.00"/>	<b>Est. Monthly Payment:</b>	<input type="text" value="\$0.00"/>	<b>Monthly Miles Anticipated:</b>	<input type="text" value="0"/>	<b>Rent Use Tax:</b>	<input type="text" value="\$0.00"/>	<b>Monthly Miles Allowed:</b>	<input type="text" value="0"/>	<b>Est. Total Lease Payment:</b>	<input type="text" value="\$0.00"/>	<b>Mileage Rate:</b>	<input type="text" value="0.00000"/>			<b>Adjusted Residual Value:</b>	<input type="text" value="\$0.00"/>																														
<b>Lease Term:</b>	<input type="text" value="0"/>	<b>Residual Factor:</b>	<input type="text" value="0.00000"/>																																																												
<b>Rate Factor:</b>	<input type="text" value="0.00000"/>	<b>Residual Value:</b>	<input type="text" value="\$0.00"/>																																																												
<b>Est. Monthly Payment:</b>	<input type="text" value="\$0.00"/>	<b>Monthly Miles Anticipated:</b>	<input type="text" value="0"/>																																																												
<b>Rent Use Tax:</b>	<input type="text" value="\$0.00"/>	<b>Monthly Miles Allowed:</b>	<input type="text" value="0"/>																																																												
<b>Est. Total Lease Payment:</b>	<input type="text" value="\$0.00"/>	<b>Mileage Rate:</b>	<input type="text" value="0.00000"/>																																																												
		<b>Adjusted Residual Value:</b>	<input type="text" value="\$0.00"/>																																																												
11:51 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 <span style="float: right;">4/21/97</span>																																																															

FIG. 34

File View Setup Tools Help

Applicant Employment Co-Applicant Co-App Empl Collateral Finance Credit

Relationship:

First Name:  M.I.  Last name:  Suffix:

SS No:  DOB:  Phone:

Address:

City:  State:  Zip:  County:

How Long:

Prev Addr:

City:  State:  Zip:  County:

How Long:

Res Type:  Rent/Mortgage:

Landlord/Mortgagor:

11:53 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 4/21/97

FIG. 3I

Credit Connection - mikebr

File View Setup Tools Help

Applicant Employment Co-Applicant Co-App Empl Collateral Finance Credit

Empl type:

Employer:  Occupation:  How Long:

Address:  City:  State:  Zip:

Phone:

Gross Salary:  Basis:

Other Mnthly Income:  Source:

Prev Emp:  Occupation:  How Long:

Address:  City:  State:  Zip:

Phone:

11:54 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 4/21/97

FIG. 3J

File View Setup Tools Help

Employment Co-Applicant Co-App Empl Collateral Finance Credit Co-App Cred

Checking Acct #:  Bank:

Savings Acct #:  Bank:

Creditor	Address	Account No.	Monthly

Repossession? ☐ Repo. Date:

Bankruptcy? ☐

Endorser/Guarantor? ☐ Driver's License No.:

Judgement? ☐ Driver's License State:

1:56 AM 3308 - Buck Cheryl - 97 Honda DelSol - \$15,000.00 4/21/97

F16-3K

Credit Connection - sysadmin

File View Setup Tools Help

Dealer ID: AUTOHAUS Selection: M

Name: AUTOHAUS-TISCHER Primary Bureau: Secondary Bureau:

Address: 123 FORT MEADE ST

Address/More: Equifax(CB) Access: 999ZS00472 T3 FYBS

City/State/Zip: LAUREL MD 21227 TRW Access: TEAT 3122250 X13

Owned by: JOHN DOE TransUnion Access: 17 MA Z 00005276 R58X

Mega-Dealer

Contact: Melanie C First Lender:

Phone: (410) 727-5555 Second Lender:

Fax: (410) 740-1540 Third Lender:

Weeks to keep in Queue: 9 Concurrent Where: SOMETIMES

Time Zone: EST Sequential Wait: 10 minutes for decision

FI Vendor: Vanguard Stop if: APPROVE or better received

Done Update

1:34 PM 4/21/97

F16-4A



File View Setup Tools Help

Current Users

User ID	Name	GSP	InUse
aaronb	(Enter New User)	Master	no
AliceT	Alice Tremper	Master	no
andy	Andy Mayers	master	no
annec	Anne-Marie Colegrove	MASTER	no
ary	ary	MASTER	no

User Details

User ID:

Name:

GSP:

Time Between:

Next Change:

Violations:

Last Viol. Date:

Cancel Edit Apply Add Delete Done

1:35 PM 4/21/97

FIB. 4B

Billing Information

Name: AUTOHAUS TISCHER

Billing Group: High Volume dealers

Contact: John Doe

Address: 23 Main St  
4234 Building  
Columbia, MD 45455

Phone: (410) 244-3434 4444

Fax: (410) 740-2134

Billing Day: 2

Done

FIB. 4C

Regular Charges			
Description	Unit Cost	Number of Times	Effective Date
Dedicated Leased Line	\$550.00	1	04/01/1996
Subscription Fee	\$100.00	1	06/20/1996
Modem DialUp	\$200.00	2	04/01/1996
Subscription Fee	\$50.00	1	04/01/1996

Done

FIG. 4D

Discount Information			
Description	Threshold	Discount	Effective Date
Application Send - Success	\$1.00	20.00%	04/01/1996
Credit Bureau Call	\$1.00	5.00%	04/01/1996
Credit Bureau Call	\$5.00	10.00%	04/01/1996

Done

FIG. 4E



FIG. 7

File View Setup Tools Help

Current Period - Total

RefNo	App/Business	Transaction Type	Date	Comment	Cost
2833	Testcase Carol	Fax Application to L	12/02 12:48:PM	Fax # 410-740-1540	\$0.00
2833	Testcase Carol	Application Resubmi	12/02 12:48:PM	Lender - 0001	\$0.00
2833	Testcase Carol	Application Resubmi	12/03 2:58:PM	Lender - TRAN	\$0.00
2835	Testcase Bay d	Application Entry	12/03 10:14:AM		\$0.00
2835	Testcase Bay d	Application Send - F	03/19 12:00:PM	Lender - BOAT	\$0.00
2835	Testcase Bay d	Application Send - S	12/03 11:57:AM	Lender - TRAN	\$2.50
2835	Testcase Bay d	Application Send - S	03/07 3:27:PM	Lender - 0081	\$2.50
2835	Testcase Bay d	Application Send - S	03/07 3:27:PM	Lender - 0001	\$2.50
2835	Testcase Bay d	Credit Bureau Call	12/03 10:15:AM	TRW - HIT	\$0.60
2835	Testcase Bay d	Fax Application to L	03/07 3:27:PM	Fax # 410-740-1540	\$0.00
2835	Testcase Bay d	Fax Application to L	03/07 3:27:PM	Fax # 410-740-1540	\$0.00
2837	Testcase Barbara E	Application Entry	12/03 2:42:PM		\$0.00
2837	Testcase Barbara E	Application Send - S	12/03 2:43:PM	Lender - TRAN	\$2.50
2837	Testcase Barbara E	Credit Bureau Call	12/03 2:43:PM	TRW - HIT	\$0.60
2837	Testcase Barbara E	Application Resubmi	12/03 2:44:PM	Lender - TRAN	\$0.00
2837	Testcase Barbara E	Application Resubmi	12/03 2:47:PM	Lender - TRAN	\$0.00
2838	Test Hubby a Sr	Application Entry	12/04 10:38:AM		\$0.00

OK

1:50 PM 4/21/97

FIG. 4F

Submit To Lender(s)

All Lenders

- 1234 - Circuit City
- Srwe - kathy
- ALCO - ALCO Capitol
- Banc - Banc One
- BOAT - Boatmen's Bancshares
- Chas - Chase Manhattan Bank
- CITI - CitiBank
- CITZ - Citizens Bank of MD
- Firs - First Union

Selected Lenders

Wait <none> Minutes Before Sending to Next Lender

Send to Next Lender on Decision of <none> Or Worse

Cancel Send

FIG. 5A



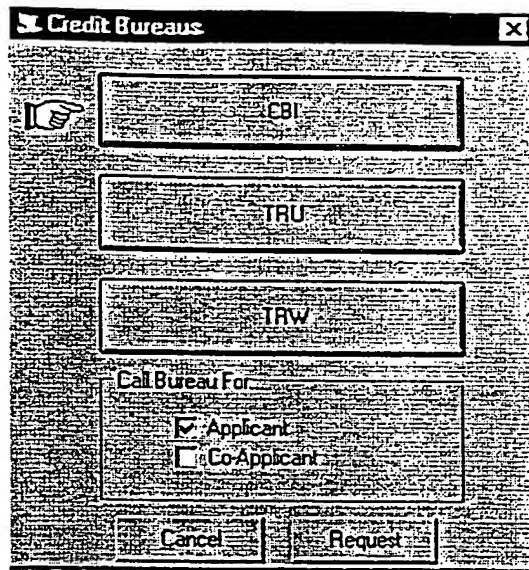


FIG. 5B

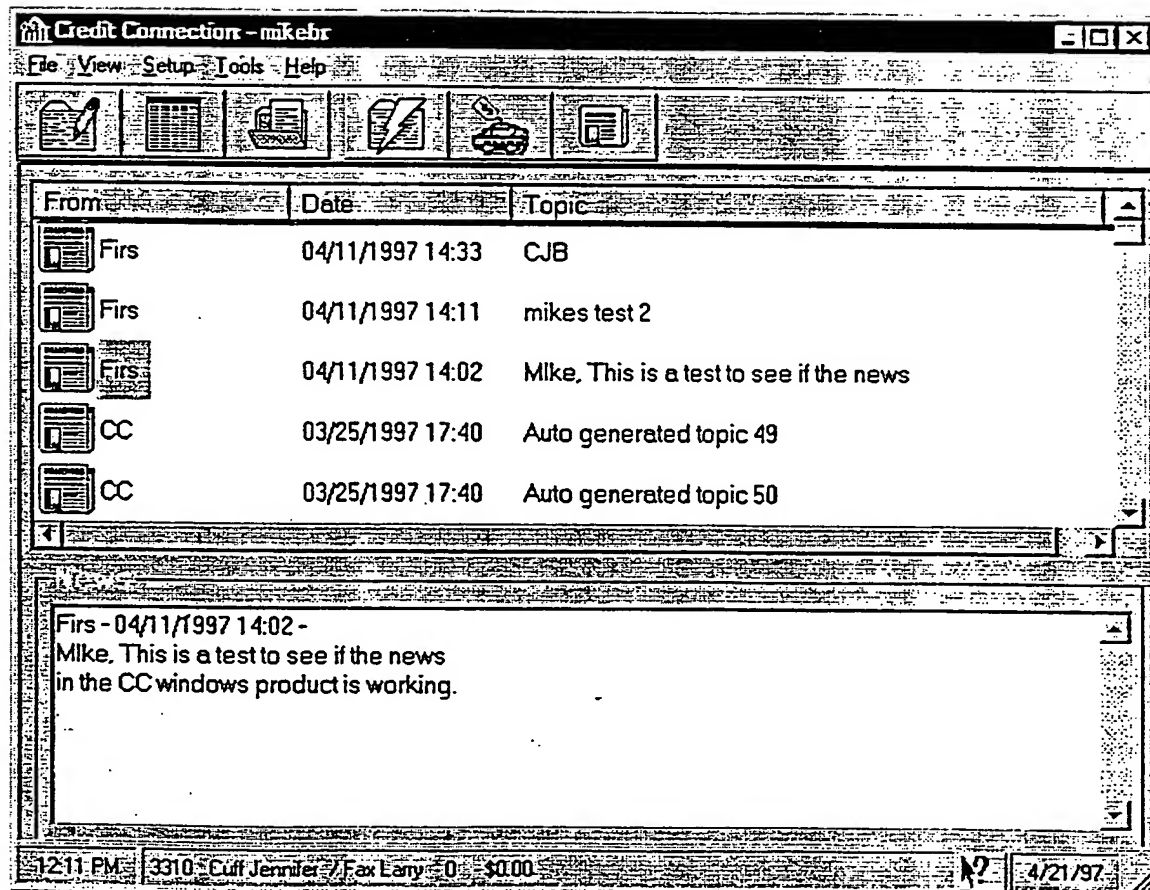


FIG. 5C



Int Credit Connection - mikebr

File View Setup Tools Help



Search

Constraints

## Pending Decision List

Status	AppNo	App/Co-App	Lender 1	Lender 2	Lender 3	Initiated
Booked	3308	Buck Cheryl	NABK			04/19 15:51
Booked	3307	Welk William		NABK	TRAN	04/19 15:30
In Use	3306	Andrews Lee				04/17 17:37
Quick App	3305	stick shift				04/17 16:30
Quick App	3304	Apple Wifey				04/17 16:20
Quick App	3303	Testcase Barbara				04/17 16:19
Quick App	3302	Buck Cheryl				04/17 16:18
In Use	3301	Testcase Barbara				04/17 15:44
Decisoned	3300	Buck Cheryl / Ruggie Jim				04/17 15:07
Quick App	3299	Ruggie Jim Q				04/17 14:51
Quick App	3298	ruggie jim				04/17 14:02
Quick App	3294	testcase barbara				04/17 12:50
Quick App	3293	Testcase Barbara				04/17 12:47
Quick App	3292	Ruggie Jim				04/17 12:41
Quick App	3291	ruggie jim				04/17 12:40
In Use	3290	ruggie jim				04/17 12:33
Quick App	3289	Ruggie Jim				04/17 12:28
Quick App	3288	Ruggie Jim				04/17 12:23
Quick App	3287	Buck Cheryl				04/17 11:59

11:15 AM 3308 Buck Cheryl 97 Honda DeSol \$15,000.00

4/21/97

F16.6